FINASTRA

Factsheet – Bacsactive-IP+

Streamline your credit and debit payments process with our Bacsactive-IP+ module

All the benefits of Finastra Bacsactive-IP with a simplified workflow and enhanced security to aid automation and remove the need for smartcards.

Building on Bacsactive-IP's proven cloud-based technology, Bacsactive-IP+ gives you complete control of your payments wherever you are.

Bacsactive-IP+ has been engineered to support home, office and hybrid working arrangements. It features powerful multi-factor authentication, which removes the need for smartcards, their software and readers, making it a fully portable service. Submissions to Bacs are signed instead using Finastra's Hardware Security Modules (HSMs) to ensure the highest level of security.

Eliminating the need for smartcards removes the restrictions on operating systems and browsers the software needs to operate smartcards. In addition, any problems generated by smartcard software conflicts for multi-banked users are eliminated.

Transactions can be entered manually, uploaded from a file in a variety of formats, or entered using the Open API module.

Bacsactive-IP+ keeps you updated with email notifications so you will always know the status of your Bacs submissions. You will receive notifications when your submission is awaiting authorisation, when it has been accepted by Bacs and when your Bacs reports are available for review. Segregation of duties is supported, and the service is provided using Bacsactive-IP's easy to use software as a service (SaaS) solution.



"With Bacsactive-IP+, we've taken the proven capabilities of Bacsactive-IP and created a simpler, more secure and flexible experience designed for the way customers work today."

Liz Carroll
Senior Product Manager, Finastra

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Key features

- Portable solution
- Allows for multiple sponsors
- Open API
- Simple automation
- Secure key management
- Multi-factor authentication (MFA)
- Scalable solution

Adopt Bacsactive-IP+ with ease

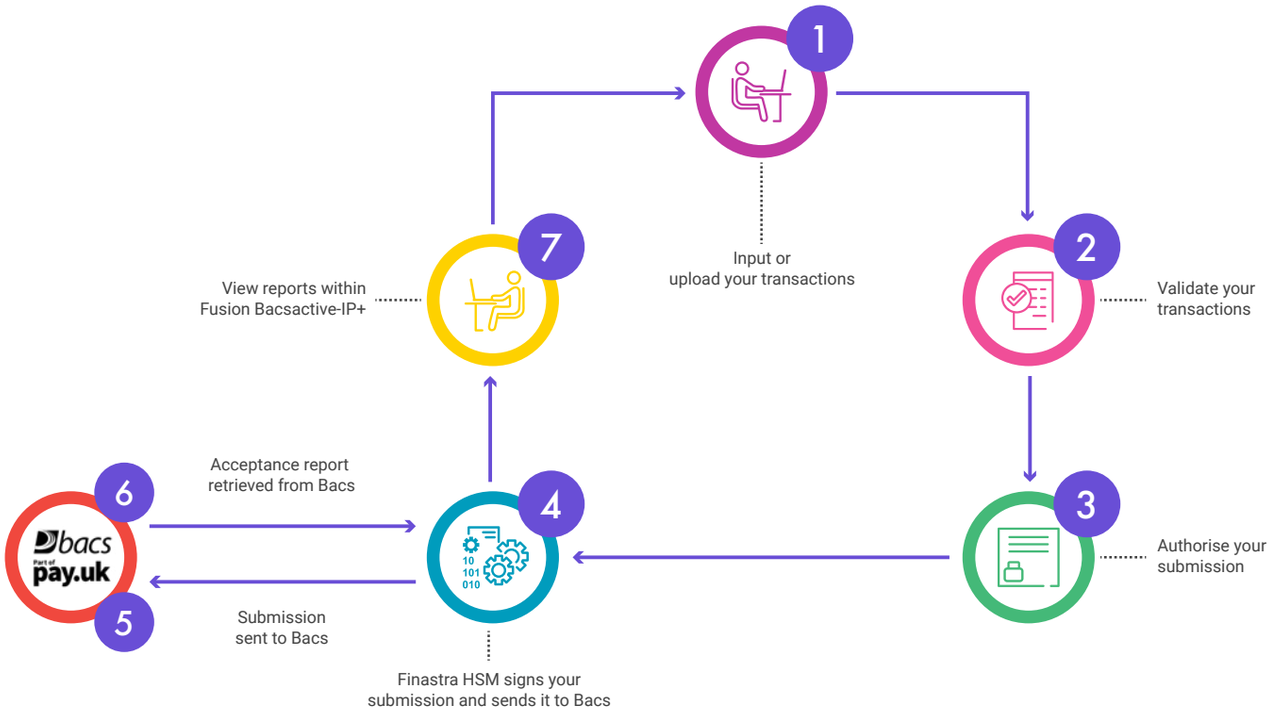
Configuration
Our support team will assist you with setting up the solution to ensure a smooth transition from using smartcards to the Bacsactive-IP+ smartcard-free service.

Processing transactions
Making submissions via Bacsactive-IP+ is straightforward. You simply enter your transactions in the software via our user-friendly interface, upload them from a file or add using the Open API module. Bacsactive-IP+ enables transaction data from any source to be converted into a Bacs-formatted payment file. Once you are satisfied that your transactions are correct, you authorise the file for submission to Bacs. The software will take care of the submission and provide an email confirmation that it has been accepted by Bacs.

Access to the system is secured by the use of MFA at login and, optionally, at authorisation point.

Report handling
All your Bacs reports are automatically downloaded each day and made available through the portal or can even be automatically emailed to your authorised users or departments.

Smartcard-free submission process



The most effective Bacs payment solution for your needs

Bacsactive-IP works with the full range of modules to enhance your payment processes:

- → **Faster Payments:** Make urgent or emergency payments quickly
- → **Bureau:** For in-house or commercial bureau services
- → **Open API:** For seamless integration into your website or software
- → **Direct Debit Manager:** Complete Direct Debit management solution

For more information about Finastra Bacsactive-IP+, please speak with your Account Manager or contact us.

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